

IF 2687



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appl. No.:	10/085,937	Confirmation No.:	4374
Applicant(s):	Hyypa et al.	Art Unit:	2687
Filed:	February 28, 2002	Examiner:	Doan, Phuoc Huu
Title:	ELECTRONIC TRANSACTIONS		

Docket No.: 042933 / 302191
Customer No.: 00826

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

REPLY
37 C.F.R. §§ 1.111

Sir:

In response to the Office Action dated **September 23, 2005**, please consider the following remarks/arguments:

Remarks/Arguments in Response to the Office Action begin on page **2** of this paper.